

REGISTERED CHARITY NUMBER 1175066

SANDWELL VISUALLY IMPAIRED
CHARITABLE INCORPORATED ORGANISATION
REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2020

SANDWELL VISUALLY IMPAIRED CIO

FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2020

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SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES AND PROFESSIONAL ADVISERS

Registered charity name Sandwell Visually Impaired CIO

Charity number 1175066

Principal address SVI Office
West Bromwich Town Hall
Lodge Road
West Bromwich
B70 8DY

Trustees A D Averis
K Averis
A Bostan
T Burling
R Flatley
R Gormley
S Keenan
G Orlebar
M Orrow
K Patel
P Roberts
H Rourke

Independent examiner J S Pye FCCA
19 Ingleby Way
Shrewsbury
Shropshire
SY3 8BU

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2020

The Trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2020.

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and administrative details are shown in the schedule of members of the board and professional advisers on page 1 of the financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

(a) Governing document

The charity is controlled by its constitution dated 10 October 2017 and is a Charitable Incorporated Organisation

(b) Organisational structure

The charity has a management committee of up to 15 members who meet regularly and are responsible for the strategic direction and policy of the charity.

(c) Appointment of trustees

Under the requirements of the constitution trustees are elected to the management committee to serve for a period of up to three years after which trustees must be re-elected at the next annual general meeting.

(d) Risk management

The trustees have examined the major strategic, business and operational issues which the organisation faces. They confirm that systems are in place to enable regular reports to be produced so that necessary steps can be taken to reduce risks.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2020

OBJECTIVES AND ACTIVITIES

The objects and principle activities of the charity are to relieve the needs of blind and visually impaired people living or working of the Borough of Sandwell in the West Midlands, their families and carers in particular, but not exclusively, by assistance in the provision of advice, education, information and support to enable increased independence and life opportunities.

ACHIEVEMENTS AND PERFORMANCE

This is our second year as a Charitable Incorporated Organisation (CIO) and our third year in our larger premises. This has enabled us to increase our offer to the visually impaired community. We provide services to not only our 341 members, but also the approximately 1,097 registered blind and visually impaired people in Sandwell and the estimated 10,800 Sandwell residents with some level of sight loss.

SVI's work is based on true user participation. Our aim is to:

- reduce the isolation, disempowerment and loss of confidence experienced by many visually impaired people;
- provide a safe supporting approach to keeping active and healthier for longer;
- offer practical support to enable visually impaired people and their families to access support as and when they need it;
- encourage them to play an active role in the community;
- support families, friends and associates of people living with sight loss;
- work with service providers to inform and educate.

All our activities and campaigns are organised and led by visually impaired people with the assistance of our committed staff and volunteers.

We take a holistic approach, looking at all elements of the mental, physical and emotional wellbeing of the people who use our services. SVI seeks to remove some of the fears of sight loss and helps people to explore other ways of doing things which they might think is no longer possible.

We provide support in a range of areas, all of which are interlinked.

Supporting independence

A diagnosis of sight loss can be extremely traumatic. Even those who have been visually impaired but whose sight is changing can become very anxious and fearful. With an estimated 44% of blind and visually impaired people experiencing depression, SVI has taken steps to try to remove some of the fears and help people to explore other ways of doing things they might think no longer possible. We worked in partnership with the RNIB to deliver a Living with Sight Loss course. Our recently established 'Helping Hands' programme has enabled us to develop our one-to-one support to blind and visually impaired people in order to provide targeted practical support and advocacy. Our resource supplies help VI people, their families and friends to look at how everyday tasks can be done in different ways and helps restore confidence through the promotion of independence and empowerment. Our targeted local services are providing support group and practical help to locations nearer to people's homes and we plan to develop this aspect of our service over the next few months.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2020

Social activities

Meeting others and getting out and about is extremely important to people living with sight loss and at real risk of social isolation. SVI organises our social support groups to help people to meet each other, meet others and get out into the community. These groups can give some people the only chance they get to 'give things a try' and can be a first step to doing things independently again. Trips and activities can give families the confidence to do things together with extra help from SVI volunteers and staff.

We run Men's and Women's groups with a focus on health and wellbeing, which provide an opportunity to discuss issues that are important to participants. Our Active 60 group supports older people to get out and remain active. Our SocialEyes group gives people an opportunity to try doing new things and welcomes family members of all ages to join in.

Health and wellbeing

SVI has developed proactive partnerships with Sandwell Leisure Trust, the Portway Lifestyle Centre and Places for People, taking positive steps towards addressing barriers visually impaired people face in accessing fitness facilities. We recruit and train volunteer buddies to enable visually impaired people to take part in a range of activities on an equal basis. Examples of activities include: gym, swimming, archery, aquafit, goalball, walking football and mindfulness sessions.

Arts and crafts

The arts have often been seen as something that blind and visually impaired people cannot take part in and enjoy. We believe that creativity and the right to enjoy beautiful works should be available to all. We work with arts and crafts instructors and art institutions to make art accessible and promote the development of audio description and touch tours. For example, we organised art and craft courses, Audio Described and touch tour visits to art galleries and museums. We have recently established partnership working with Multistory, Sandwell College and a visually impaired professional photographer to deliver an exciting project around photography and the impact of sight loss on a visually impaired person's sense of identity.

Access to new Technology

The ability to use new technology is now essential for everyday life. In this fast-moving area, blind and visually impaired people are increasingly likely to be left behind. SVI helps visually impaired people to develop the confidence and skills to use new technology through our peer support groups. We work in partnership with the council, voluntary sector and commercial organisations to improve the accessibility of their service offer. For example, we were the Sandwell contact for the RNIB Online Today programme and now run our own 'Appy Hour' groups to help visually impaired people to access mobile phones, smart devices and tablets. We worked with South Staffs Water on the development of their online applications and offered practical advice and guidance to other organisations in order to make their website and social platforms accessible to VI people.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2020

Information and communication

One of the largest barriers faced by people living with sight loss is accessing information. SVI works with statutory and community organisations to highlight the importance of accessible information in all formats. We regularly hold meetings and events where we invite speakers to tell our members about what they offer. These can be formal meetings or drop-in sessions, for example our ‘Tea and Toast’ mornings. We work in partnership with Sandwell Talking News to offer a weekly audio news service to blind and visually impaired people throughout Sandwell.

Fundraising and awareness events

SVI not only supports people with sight loss but also runs education and awareness programmes in order to inform the public of the importance of avoidable sight loss. SVI works in partnership with many organisations and networks to further its aims.

As we approached the end of this 2019/2020 Financial Year, it became apparent that we would have to suspend our regular activities for several months. A remote working scenario is being set up and our one-to-one support will be extended for the duration of the Coronavirus pandemic.

FINANCIAL REVIEW

Reserves Policy

The Statement of Financial Activities shows a gross income of £62,431 and expenditure of £62,276. The reserves are primarily to cover the development and future running expenses of all aspects of the organisation.

PLANS FOR FUTURE PERIODS

Our Trustees’ overall aim is to establish SVI as a sustainable, user-led organisation with a reputation for delivering quality services. The majority of our Trustees are visually impaired themselves and are therefore experts by experience. They are passionate about providing a service that fully meets the needs of their peers in Sandwell.

We have two part-time staff seconded from the Council. We benefit from a central office location within the Borough at a peppercorn rent thanks to the Council’s commitment to our service. We also directly employ two part-time staff on short-term, grant-funded programmes. Trustees and staff recognise the need for longer term funding to enable us to grow and develop. To this end, our plans for the next year include the following aims and objectives.

1. To establish an emergency Coronavirus support service to blind and visually impaired people. Helping those most vulnerable and isolated to get the help and support they need to get through the crisis in the most positive way possible. To this end we are in discussion with SVI trustees, staff and volunteers to look at how we can adapt our offer to best support the visually impaired community of Sandwell. As the pandemic eases, we will continue with our agreed development plans below.

SANDWELL VISUALLY IMPAIRED CIO**TRUSTEES ANNUAL REPORT** *(continued)***YEAR ENDED 31 MARCH 2020**

2. Continue to develop our outreach services – there are an estimated 10,000 VI people in Sandwell. We want to offer town-based drop in support groups. To reach the people who do not currently access support services. These groups will be close to home and easy to get to for people who are recently visually impaired or lack mobility skills and the confidence to travel far. We want the groups to be centrally located in the towns so that families and friends who feel isolated and lost can pop in for help and support as well. We will develop town-based partnerships in order to encourage visually impaired people to make better use of local, mainstream services. We want to reach more people and grow our membership. We want to encourage volunteers from the community to upskill them to be able to continue the town-based groups.
3. Gain funding to employ a Volunteers Coordinator in order to expand our volunteer base, providing opportunities for both VI and sighted volunteers. This will enable us to formalise our volunteer service, offer training and support and improve the service that we offer to our members. Currently we do not have enough staff capacity to nurture and support less confident volunteers. We also want to improve the training package and support for our trustees to ensure that we match and develop their skills.
4. With our adaptive technology and VI knowledge, we are in a position to offer unique volunteering opportunities for visually impaired people who might otherwise be excluded from the labour market. We further aim to offer work experience placements which will draw in further skills and raise awareness of blind and visually impaired people's ability to operate in the workplace. We are in the process of applying for funding to address these needs.
5. Increase our one-to-one information and guidance support and trial further counselling and listening support programmes. Currently we are operating a short pilot information and support service. We want to obtain on-going funding in order to maintain and develop this service. A diagnosis of sight loss can be extremely traumatic. Even those who have been visually impaired but whose sight is changing can become very anxious and fearful. An estimated 44% of blind and visually impaired people experience depression. In the past, the Council had a designated sight loss counsellor, however this service was cut. A trial of our own counselling service showed that there was still a need for this provision. We are seeking funding.
6. Develop activities and recruit Activities Coordinator. Our activities are very popular and well-attended with high retention rates. We want to further develop this through the employment of an Activities Coordinator to take over running current activities and develop new ones. Organising events and trips out is time-consuming for our existing staff and precludes other developmental activities. Again, we are seeking funding.
7. More enablement support. Enablement and buddy support is fundamental to the work we do. No matter how confident and able a VI person is, there are times when sighted support is essential. The enabling/buddy model is very effective and empowering, making mainstream activities more appealing and accessible to people living with sight loss. We are seeking funding to maintain this aspect of our work and to develop our enablement service further.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2020

The sight loss journey is long and the sense of bereavement is a natural process that needs help and support to overcome, our peer support model offers people a powerful example of what can be achieved following sight loss.

INDEPENDENT EXAMINER

J S Pye FCCA has been re-appointed as independent examiner for the ensuing year.

Principal address:

SVI Office
West Bromwich Town Hall
Lodge Road
West Bromwich
B70 8DY

Signed by order of the Trustees



A D Averis

19 October 2020

SANDWELL VISUALLY IMPAIRED CIO

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF SANDWELL VISUALLY IMPAIRED

YEAR ENDED 31 MARCH 2020

I report on the accounts of the charity for the year ended 31 March 2020 which are set out on pages 9 to 15.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination and I confirm that no material matter has come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I confirm that there are no other matters to which your attention should be drawn in order to enable a proper understanding of the accounts to be reached.



J S Pye FCCA
Independent examiner

19 Ingleby Way
Shrewsbury
Shropshire
SY3 8BU

19 October 2020

SANDWELL VISUALLY IMPAIRED CIO

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2020

	Note	Unrestricted funds £	Restricted funds £	Total funds 2020 £	Total funds 2019 £
INCOMING RESOURCES					
Incoming resources from generating funds:					
Investment income	3	8	–	8	6
Incoming resources from charitable activities - grants receivable	4	4,777	52,913	57,690	61,554
Other incoming resources	5	434	4,299	4,733	716
TOTAL INCOMING RESOURCES		<u>5,219</u>	<u>57,212</u>	<u>62,431</u>	<u>62,276</u>
RESOURCES EXPENDED					
Charitable activities	6	(2,774)	(58,641)	(61,415)	(65,961)
Governance costs	7	-	-	-	-
TOTAL RESOURCES EXPENDED		<u>(2,774)</u>	<u>(58,641)</u>	<u>(61,415)</u>	<u>(65,961)</u>
NET INCOMING / (OUTGOING) RESOURCES FOR THE YEAR		2,445	(1,429)	1,016	(3,685)
RECONCILIATION OF FUNDS					
Total funds brought forward		16,159	21,445	37,604	41,289
TOTAL FUNDS CARRIED FORWARD		<u>18,604</u>	<u>20,016</u>	<u>38,620</u>	<u>37,604</u>

The notes on pages 11 to 15 form part of these financial statements.

SANDWELL VISUALLY IMPAIRED CIO

BALANCE SHEET

31 MARCH 2020

	Note	2020 £	2019 £
FIXED ASSETS			
Tangible assets		-	-
CURRENT ASSETS			
Cash at bank and in hand		<u>38,620</u>	<u>37,604</u>
NET CURRENT ASSETS		38,620	37,604
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>38,620</u>	<u>37,604</u>
NET ASSETS		<u>38,620</u>	<u>37,604</u>
FUNDS			
Restricted income funds	9	20,016	21,445
Unrestricted income funds	10	18,604	16,159
TOTAL FUNDS		<u>38,620</u>	<u>37,604</u>

These financial statements were approved by the members of the committee and authorised for issue on the 19 October 2020 and are signed on their behalf by:

A D Averis
Trustee

The notes on pages 11 to 15 form part of these financial statements.

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2020

1. STATUTORY INFORMATION

Sandwell Visually Impaired CIO is a Charitable Incorporated Organisation registered in England. The charity's registered number, principal address and nature of operations can be found in the Report of the Trustees.

2. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared in accordance with the Charities SORP 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (effective 1 January 2015), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Cash flow statement

The trustees have taken advantage of the exemption in Financial Reporting Standard No 102 from including a cash flow statement in the financial statements.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each fund is set out in the notes to the financial statements.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of generating funds comprise the costs associated with attracting voluntary income and the cost of trading for fundraising purposes.

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2020

2. ACCOUNTING POLICIES *(continued)*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the statement of financial activities on the basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed assets

The charity currently holds no fixed assets.

3. INVESTMENT INCOME

	Unrestricted funds £	Total funds 2020 £	Total funds 2019 £
Interest received	<u>8</u>	<u>8</u>	<u>6</u>

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES – GRANTS RECEIVABLE

	Unrestricted funds £	Restricted funds £	Total funds 2020 £	Total funds 2019 £
Sandwell MBC staff funding	-	31,567	31,567	31,567
Sandwell MBC core funding	-	6,400	6,400	6,400
Other grants	-	13,915	13,915	13,694
Donations	4,777	1,031	5,808	9,893
	<u>4,777</u>	<u>52,913</u>	<u>57,690</u>	<u>61,554</u>

5. OTHER INCOMING RESOURCES

	Unrestricted funds £	Restricted funds £	Total funds 2020 £	Total funds 2019 £
Miscellaneous income	<u>434</u>	<u>4,299</u>	<u>4,733</u>	<u>716</u>

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2020

6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds £	Restricted funds £	Total funds 2020 £	Total funds 2019 £
Travel expenses	108	2,980	3,088	2,608
Postage	-	30	30	16
Stationery	-	1,285	1,285	1,015
Transcription	-	265	265	554
Personal Assistance and Volunteers expenses	-	7	7	275
Printing	223	-	223	967
Insurance	-	341	341	335
Room Hire	-	-	-	10
Website	-	420	420	555
Equipment	82	1,099	1,181	4,513
Marketing	7	-	7	160
General expenses	299	1,248	1,547	1,306
Services	1,008	3,317	4,325	4,716
Rent	-	4,668	4,668	4,668
Staff costs	5,455	11,673	17,128	17,363
Seconded staff costs	-	26,900	26,900	26,900
Movement between funds	(4,408)	4,408	-	-
	<u>2,774</u>	<u>58,641</u>	<u>61,415</u>	<u>65,961</u>

7. GOVERNANCE COSTS

The charity has no governance costs as all trustees are volunteers and the financial statements are prepared by J S Pye FCCA pro bono.

8. STAFF COSTS AND EMOLUMENTS

Total staff costs were as follows:

	2020 £	2019 £
Wages and salaries	17,128	17,363
Social security costs	-	-
Other pension costs	-	-
	<u>17,128</u>	<u>17,363</u>

Particulars of employees:

The average number of employees during the year, was as follows:

	2020 No.	2019 No.
Administrative staff	<u>1</u>	<u>1</u>

No employee received remuneration of more than £60,000 during the year (2019 - Nil).

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2020

9. RESTRICTED INCOME FUNDS

	Balance at 1 Apr 2019 £	Incoming resources £	Outgoing resources £	Movement between funds £	Balance at 31 Mar 2020 £
SMBC Grant – seconded staff	-	31,567	31,567	-	-
Transport fund	107	-	18	-	89
Active at 60	1,102	2,213	2,255	-	1,060
Core fund	3,722	7,600	6,871	(66)	4,385
Housing service group	92	-	-	-	92
Tipton tree of lights	348	662	679	-	331
Family support group	100	-	-	-	100
Young person's fund	400	-	-	-	400
Community fellowship event	(4)	-	-	4	-
Sandwell disability activation fund Archery	265	427	377	(315)	-
CAN Oldbury	84	-	-	(84)	-
CAN West Bromwich	71	-	-	(71)	-
Salary contingency fund	2,081	975	5,467	2,411	-
Epic Grant	-	7,026	1,152	-	5,874
C R Here to help fund	590	-	-	-	590
LAB Improved listening grant	2	-	-	(2)	-
Awards for All Enablement Worker	9,668	-	8,091	(1,577)	-
SocialEyes Fund	1,129	2,993	2,764	-	1,358
iSandwell accelerator grant	11	-	-	(11)	-
Healthy Sandwell Women's group	443	35	160	-	318
Big Ideas Wreath making Marketing	10	-	-	(10)	-
Marketing	296	359	255	(400)	-
Town team grant	28	-	16	-	12
Healthy Sandwell Men's group	500	-	10	-	490
Roger and Douglas Turner charitable trust	(100)	-	-	100	-
Harry Payne Touchy Feely Arts project	500	-	166	-	334
Wesleyan Foundation – Helping Hand	-	6,289	1,706	-	4,583
	<u>21,445</u>	<u>60,146</u>	<u>61,554</u>	<u>(21)</u>	<u>20,016</u>

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2020

10. UNRESTRICTED INCOME FUNDS

	Balance at 1 Apr 2019	Incoming resources	Outgoing resources	Movement between funds	Balance at 31 Mar 2020
	£	£	£	£	£
General funds	4,355	8	189	(2)	4,172
Annual Forum	863	1,555	780	-	1,638
Migrant Impact Fund	1,492	-	-	(1,492)	-
Eye health Promotion	980	-	-	-	980
Visual Impairment Training	1,000	-	-	(125)	875
Community Involvement Fund	1,000	-	-	(500)	500
IT Tech	172	-	20	(88)	64
Exit strategy	2,250	200	-	750	3,200
Health and Wellbeing projects	804	475	469	480	1,290
Funeral donations	1,913	621	-	(1,500)	1,034
CENTRO Transcription fund	1,000	-	-	(125)	875
Sam Love Birmingham Marathon fund	330	-	-	(330)	-
Marketing	-	-	-	400	400
Salary contingency fund	-	-	-	2,553	2,553
Cassies three peak challenge	-	1,023	-	-	1,023
	<u>16,159</u>	<u>3,882</u>	<u>1,458</u>	<u>21</u>	<u>18,604</u>